

Information to identify the case:

Debtor 1	Nicki M. Todaro		Social Security number or ITIN xxx-xx-6939	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____	
			EIN _____	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA				
Case number: 19-23010-CMB				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicki M. Todaro

4/15/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Nicki M. Todaro

Debtor

Case No. 19-23010-CMB

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Apr 15, 2024

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:

Recip ID	Recipient Name and Address
db	+ Nicki M. Todaro, P.O. Box 2, Newell, PA 15466-0002
15096487	+ David R. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677
15096488	Southwestern Endoscopy Center, 302 Spring Creek Lane--Lower Level, Uniontown, PA 15401-9069
15097460	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 16 2024 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2024 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 16 2024 03:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Apr 15 2024 23:50:00	Wells Fargo Bank, N.A., Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
15096474	^ MEBN	Apr 15 2024 23:52:51	AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
15115484	+ EDI: CBSAMERIMARK	Apr 16 2024 03:37:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15096475	EDI: CAPITALONE.COM	Apr 16 2024 03:37:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15104166	EDI: CAPITALONE.COM	Apr 16 2024 03:37:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15096476	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2024 00:01:44	Carson Smithfield, P.O. Box 9216, Old Bethpage, NY 11804-9016
15096477	EDI: WFNNB.COM		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Apr 15, 2024

Form ID: 3180W

Total Noticed: 35

15096478	+ EDI: CCUSA.COM	Apr 16 2024 03:37:00	Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15096479	EDI: BLUESTEM	Apr 16 2024 03:37:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
15096480	EDI: JEFFERSONCAP.COM	Apr 16 2024 03:37:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250
15115482	+ EDI: CBSMASON	Apr 16 2024 03:37:00	Jefferson Capital Systems, P.O. Box 7999, Saint Cloud, MN 56302-9617
15096481	Email/Text: amps@manleydeas.com	Apr 15 2024 23:50:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15106811	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2024 00:02:10	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15096482	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2024 00:01:54	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15096483	EDI: CBS7AVE	Apr 16 2024 03:38:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15115483	+ EDI: CBS7AVE	Apr 16 2024 03:38:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15118351	EDI: NAVIENTFKASMSERV.COM	Apr 16 2024 03:37:00	Navient PC Trust c/o, Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
15096484	EDI: NAVIENTFKASMSERV.COM	Apr 16 2024 03:37:00	Navient Solutions, Department of Education Loan Services, P.O. Box 9640, Wilkes Barre, PA 18773-9640
15136621	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2024 23:50:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15096485	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2024 23:50:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15096486	EDI: PRA.COM	Apr 16 2024 03:37:00	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
15136291	EDI: PRA.COM	Apr 16 2024 03:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15096489	EDI: CBSMASON	Apr 16 2024 03:37:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
15115485	+ EDI: CBSMASON	Apr 16 2024 03:37:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15096490	EDI: WFNNB.COM	Apr 16 2024 03:37:00	Victoria's Secret/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15100826	+ EDI: WFFC2	Apr 16 2024 03:37:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15602977	+ EDI: WFFC2	Apr 16 2024 03:37:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15096491	EDI: WFFC2	Apr 16 2024 03:37:00	Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Apr 15, 2024

Form ID: 3180W

Total Noticed: 35

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		WELLS FARGO BANK, N.A.
15118784	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court;, Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15163299	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court;, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Bradley A. King	on behalf of Creditor WELLS FARGO BANK N.A. bking@kingquiddylaw.com
Bradley A. King	on behalf of 3rd Party Plaintiff WELLS FARGO BANK N.A. bking@kingquiddylaw.com
Bradley A. King	on behalf of Defendant WELLS FARGO BANK N.A. bking@kingquiddylaw.com
Brian Nicholas	on behalf of 3rd Pty Defendant PNC Bank N.A. brian+ecf@briannicholas.com
Brian Nicholas	on behalf of Defendant WELLS FARGO BANK N.A. brian+ecf@briannicholas.com
Daniel R. White	on behalf of Plaintiff Nicki M. Todaro r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of 3rd Party Plaintiff WELLS FARGO BANK N.A. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of 3rd Pty Defendant PNC Bank N.A. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Counter-Defendant Nicki M. Todaro r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Debtor Nicki M. Todaro r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com
James Warmbrodt	on behalf of 3rd Pty Defendant PNC Bank N.A. bkgroup@kmllawgroup.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Recd: Apr 15, 2024

Form ID: 3180W

Total Noticed: 35

Jill Manuel-Coughlin

on behalf of Defendant WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

Michael P. Kruszewski

on behalf of Mediator Michael P. Kruszewski mkruszewski@leechtishman.com
dbender@leechtishman.com;bankruptcy@leechtishman.com

Michael Paul Oliverio

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mpoliverio@vorys.com, mjcoleman@vorys.com

Michael Paul Oliverio

on behalf of 3rd Pty Defendant PNC Bank N.A. mpoliverio@vorys.com, mjcoleman@vorys.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rajeev K. Adlakha

on behalf of 3rd Pty Defendant PNC Bank N.A. rkadlakha@vorys.com

Robert Shearer

on behalf of Creditor WELLS FARGO BANK N.A. rshearer@raslg.com

Robert Shearer

on behalf of Creditor Wells Fargo Bank N.A. rshearer@raslg.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

Scott A. Dietterick

on behalf of 3rd Pty Defendant PNC Bank N.A. amps@manleydeas.com

Stephen Russell Franks

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 24